In the claims

Please cancel claims 30-75 without prejudice or disclaimer to the subject matter contained therein. Please add claims 76-96 as follows:

76. (Newly Added) A method for determining which of a plurality of consumers have one or more discretionary elements, the method comprising:

retrieving consumer transactions for at least a subset of a plurality of consumers; retrieving demographic information for at least a subset of the plurality of consumers; retrieving one or more discretionary elements; and

applying an operator to the consumer transactions and the demographic information to determine consumers having the one or more discretionary elements, wherein the consumers having the discretionary elements cannot be determined from either the consumer transactions or the demographic information alone.

- 77. (Newly Added) The method of claim 76, wherein said consumer transactions includes retrieving consumer purchase transactions.
- 78. (Newly Added) The method of claim 77, wherein said retrieving consumer purchase transactions includes retrieving consumer point-of-sale purchase transactions
- 79. (Newly Added) The method of claim 76, wherein said consumer transactions includes retrieving consumer television viewing transactions.
- 80. (Newly Added) The method of claim 76, wherein said retrieving demographic information includes retrieving demographic information associated with particular geographic regions.

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- 81. (Newly Added) The method of claim 76, wherein said retrieving demographic information includes retrieving demographic information from some combination of public and private databases.
- 82. (Newly Added) The method of claim 76, wherein the demographic information includes at least some subset of age, income, family size, gender and ethnicity.
- 83. (Newly Added) The method of claim 76, wherein the demographic information is probabilistic.
- 84. (Newly Added) The method of claim 76, wherein said applying an operator includes applying an operator to the consumer transactions and the demographic information of consumers from a specific geographic location to determine consumers within the specific geographic location having the one or more discretionary elements.
- 85. (Newly Added) The method of claim 76, wherein said applying an operator includes applying an operator to the consumer transactions and the demographic information for a group of consumers to determine consumers within the group having the one or more discretionary elements.
- 86. (Newly Added) The method of claim 76, wherein said applying an operator includes applying an operator to the consumer transactions and the demographic information for an individual consumer to determine if the consumer has the one or more discretionary elements.
- 87. (Newly Added) The method of claim 76, wherein said applying an operator includes applying an operator to the consumer transactions and the demographic information associated with anonymous transactions to determine if consumers associated with the anonymous transactions have the one or more discretionary elements.

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88. (Newly Added) A method for determining which of a plurality of consumers have one or more discretionary elements, the method comprising:

retrieving consumer transactions for at least a subset of a plurality of consumers; retrieving transaction attributes for at least a subset of the plurality of consumers; retrieving demographic information for at least a subset of the plurality of consumers; retrieving one or more discretionary elements; and

applying an operator to at least some subset of the consumer transactions, the transaction attributes, and the demographic information to determine consumers having the one or more discretionary elements, wherein the consumers having the discretionary elements can not be determined from a single one of the consumer transactions, transaction attributes, or the demographic information.

- 89. (Newly Added) The method of claim 88, wherein the transactional attributes are based on at least some subset of viewing duration, volume level, channel, and program category.
- 90. (Newly Added) The method of claim 88, wherein the transaction attributes are based on at least some subset of products, sizes, brands, price, quantity, and product categories.
- 91. (Newly Added) A method for determining which of a plurality of consumers have one or more discretionary elements, the method comprising:

retrieving consumer transactions for at least a subset of a plurality of consumers; processing the consumer transactions to generate transaction attributes; retrieving demographic information for at least a subset of the plurality of consumers; retrieving one or more discretionary elements; and

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applying an operator to at least some subset of the consumer transactions, the transaction attributes, and the demographic information to determine consumers having the one or more discretionary elements, wherein the discretionary elements are not contained in a single one of the consumer transactions, transaction attributes, or the demographic information.

- 92. (Newly Added) The method of claim 91, wherein the transaction attributes identify consumer trends.
- 93. (Newly Added) The method of claim 92, wherein the consumer trends are based on at least some subset of time of day and day of week.
- 94. (Newly Added) The method of claim 91, wherein the transaction attributes are probabilistic.
- 95. (Newly Added) A method to identify consumers likely to be interested in a particular advertisement, the method comprising:

retrieving consumer transaction records;

applying heuristic rules to the consumer transaction records to generate discretionary elements;

retrieving demographic information for at least a subset of the plurality of consumers; and

applying an operator to at least some subset of the consumer transaction records, the discretionary elements, and the demographic information, wherein the operator is used to identify consumers likely to be interested in a particular advertisement.

96. (Newly Added) A method to identify consumers having similar attributes to discretionary elements associated with an advertisement, the method comprising:

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retrieving consumer transaction records;

retrieving demographic information for at least a subset of the plurality of consumers; receiving heuristic rules for an advertisement, wherein the heuristic rules define discretionary elements associated with the advertisement; and

applying an operator to at least some subset of the consumer transaction records and the demographic information, wherein the operator is used to identify consumers having similar attributes to the discretionary elements associated with the advertisement.